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CITY OF OAKLAND

OFFICE OF COMMUNITY DEVELOPMENT

HOUSING PROGRAMS

JANUARY 1987

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CITY OF OAKLAND

OFFICE OF COMMUNITY DEVELOPMENT

HOUSING PROGRAMS

HOUSING REHABILITATION PROGRAMS:

	Name	Purpose	Maximum Loan	Eligibility/Applicant	Property	Loan Term	Comments
(1)	HMIP LOAN	To provide low interest rehab loans to low- and moderate-income owner-occupants of 1-4 family dwellings in the 7 CD Districts.	$30,000 plus $5,000 for each additional unit up to 4 units	Owner-occupant meeting income guidelines for amortized loans shown on page 5. Borrower must demonstrate willingness and ability to meet loan payment.	Located in one of 7 CD Districts/residential 1-4 units (see map)	Up to 20 years; interest rate 6%.	The primary purpose of this loan is to correct code violations, but other home improvements can be financed.
(2)	HMIP DEFERRED PAYMENT LOAN	To provide rehab resources to homeowners unable to qualify for interest bearing loans.	$15,000	Family income must fall within HUD's definition of very low income. See deferred loan income guidelines on page 5.	Located in one of 7 CD Districts/residential 1-4 units.	Income reviewed every 3 years to determine recipient's ability to repay. Recipients who are 62 years or older are not required to repay until title to the property is transferred.	Can be used only for repairs required by code.
(3)	312 LOAN	To provide low interest loans to encourage rehabilitation in declining neighborhoods.	$33,500 per unit (City should be contacted for commerical limits).	Owner demonstrates ability to repay loan. Preference given to lower income families.	Located in one of 7 CD Districts.	20 years; interest rate is 4% for 1-4 unit bldgs. occupied by households meeting income guidelines for amortized loans (see page 4). For all others, interest rates are based on the U.S. Treasury borrowing rate. Contact HUD for more information.	May be used for owner-occupied and investor-owned residential, commercial, and mixed usage.

(4) URBAN HOMESTEADING — The City acquires property in designated areas of the City. The selected homesteaders receive property for a low down payment plus their agreement to rehabilitate the property and to occupy the property for five (5) years. Minimum eligibility requirements:

1) Head of household; must be 18 years or older and a U.S. citizen or resident alien.
2) The family can own no other real property.
3) The family has the ability to pay the rehab costs on the property.
4) The applicant or close relatives cannot work for the City of Oakland.
5) Adjusted family income between a minimum of $18,000 and $32,000 maximum based on family size.

Name	Purpose	Maximum Loan	Eligibility/Applicant	Property	Loan Term	Comments
(5) RENTAL REHAB	To assure an adequate supply of affordable housing to low income tenants.	50% of Rehab costs, up to $5,000 per unit. (In exceptional circumstances, limit may be increased to $12,000).	Rehab of privately owned, primarily residential rental properties. Preference will be given to those buildings with four or more units and consisting of two or more bedroom units.	Multi-unit buildings in selected target areas within the 7 CD Districts.	Deferred up to 15 years depending on the financing needs of the owner at 6% interest rate.	Loan funds may be used only to correct substandard conditions, make essential improvements, and repair major systems in danger of failure.
(6) ISSUE C SINGLE FAMILY BOND PROGRAM	To provide low cost mortgage and home rehabilitation loans to Oakland homeowners.	Owner-occupant must pay a 5% minimum deposit. The purchase price limit for an existing home is $132,555. The. purchase price limit for a newly constructed home within the target areas is $168,410; and outside the target areas is $153,100.	Home must be owner-occupied and located in Oakland. Within the target areas family income must fall below $51,681. Outside the target areas family income must fall below $41,345 and the owner-occupant must not have owned a house in the past 3 years.	Anywhere in Oakland.	30 years, fixed rate at 8.95%	Earthquake insurance and 100% private mortgage insurance must be purchased.

(7) VACANT HOUSING PROGRAM

To address the increasing need for housing and the problem of vacant housing, the City identifies vacant houses for acquisition and rehabilitation. Financing may be available under other programs.

(8) SELF-HELP PAINT

The City provides eligible homeowners with free exterior paint, small painting tools and free instructions on how to paint. The home must be owner-occupied, located in a Community Development District and the applicant must meet the income criteria. (See amortized loan limits.)

(9) WEATHERIZATION PROGRAM

This service provides free attic insulation, weatherstripping of doors, caulking, glazing, replacement of broken windows and other minor repairs to low-income Oakland homeowners. The purpose of weatherization is to stop infiltration by keeping heat in and and cold out during the winter, and cool air in during the summer, thereby lowering fuel consumption.

(10) RESIDENTIAL HOTEL REHABILITATION LOAN PROGRAM

This program provides owners of residential hotels with low interest loans in order to correct violations and enhance livability. Maximum loan amount = $15,000 per unit. Terms: 6% for 30 years, with a balloon payment in 15 years (extensions are possible). Some of the rooms (the number depends on the loan amount) must be affordable to and occupied by low income persons for 15 years.

SUPPLEMENTAL HOUSING ACTIVITIES:

(11) HOUSING COUNSELING

a) Provides counseling in the following areas:

Default and delinquency, low- and moderate-income homeownership, landlord tenant relations, home rehabilitation and the mortgage bonds programs.

b) Provides servicing for delinquent HMIP loans.

c) Offers classes and workshops in simple home maintenance, home purchase and housing related issues.

(12) NEIGHBORHOOD HOUSING SERVICES

This nonprofit corporation encourages rehabilitation and neighborhood conservation in the Elmhurst District. Their "Revitalization Program" rehabilitates vacant houses and moves houses scheduled for demolition. Their "owner built program" provides financing to qualified families for building their own homes in Elmhurst. Neighborhood Housing Services receives support from Savings and Loans, the Federal Home Loan Bank Board, private foundations and the City. The City has provided them with a revolving Fund to make high risk loans on the same terms as the HMIP owner-occupied loan.

(13) FAIR HOUSING PROGRAM

The City provides funding to two nonprofit agencies, Bananas and Operation Sentinel. Bananas conducts investigative and legal research on cases involving housing discrimination against children. Operation Sentinel conducts investigative and legal research on housing discrimination cases that do not involve the children issue. In addition, Operation Sentinel offers landlord/tenant counseling.

(14) EMERGENCY SHELTER PROGRAM	To provide emergency shelter and services to the homeless population in Oakland, the City funds five shelters and two voucher programs.
(15) CENTER FOR INDEPENDENT LIVING	To provide the handicapped population with housing search and counseling services, the City funds this non-profit organization.
(16) TENANT ACCESS PROGRAM	To provide housing that accommodates the special needs of the handicapped, this program allocates grants to participating landlords. To qualify for grant money, a landlord should remove architectural barriers to the handicapped and rent the premises to disabled tenants for at least five years.
(17) RELOCATION SERVICES	This program provides services to families who live in homes scheduled for demolition or rehabilitation. Relocation services provides referrals to available comparable replacement housing, relocation payments, counseling and other services.
(18) HOUSING DEVELOPMENT SERVICES	The Housing Development Services Department provides technical and financial assistance to non-profit and for-profit developers of rental and owner-occupied housing. Most projects provide a minimum of 20% units affordable to low-and-moderate income households.
(19) PROJECT SHARE	The City provides funding to a non-profit organization to provide education and publicity for shared housing. It also provides counseling services and assist in arranging group living situations.
(20) GENERAL HOUSING CONSERVATION	The Housing Conservation Division enforces the Oakland Housing Code through inspection of deteriorated buildings and referrals to the Advisory and Appeals Board for substandard and public nuisance declaration.
(21) CLEAN-UP AND BUILDING SECURITY	This program allows the elimination of nuisance by the removal of trash and debris and by boarding up vacant structures.
(22) CITY-WIDE DEMOLITION	This program allows the removal of public nuisance buildings where rehabilitation is not feasible.

PROGRAM INCOME LIMITS

FAMILY SIZE	SELF-HELP PAINT, AMORTIZED LOAN AND HOMESTEAD PROGRAM (1)	DEFERRED LOAN PROGRAM (2)
1	$18,700.00	$11,700.00
2	21,350.00	13,350.00
3	24,050.00	15,050.00
4	26,700.00	16,700.00
5	28,350.00	18,050.00
6	30,050.00	19,350.00
7	31,700.00	20,700.00
8	33,400.00	22,050.00

(1) MODERATE INCOME (80% OF AREA MEDIAN HOUSEHOLD INCOME)

(2) LOW INCOME (50% OF AREA MEDIAN HOUSEHOLD INCOME)

* INCOME LIMITS ARE REVISED PERIODICALLY. CHECK WITH OCD OR THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FOR CURRENT LOW/MODERATE INCOME LEVELS.

THE LIMITS SHOWN HERE ARE CURRENT AS OF DECEMBER 1986.

QUESTIONS CONCERNING PROGRAMS:

#1, 2, 3 and 5 call Mortgage Services at 273-3531
or Rehabilitation Services at 273-3909
#4, 8, and 11 call Housing Counseling at 273-3056
#9 call Social Services at 273-3310
#6, 10, 14, 17, 18 and 19 call Housing Development Services
at 273-3502
#12 call Neighborhood Housing Services at 632-8892
#13 call Bananas at 658-7101 or Operational Sentinel at
at 836-2687
#15 call Center for Independent Living at 841-4776
#16 call Center for the Handicapped at 273-3723
#19 call Francesca Graziano at 845-9030
#20-22 call Housing Conservation at 273-3381

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